

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

EASTERN DISTRICT OF WISCONSIN

Case number (*if known*) \_\_\_\_\_

Chapter you are filing under:

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

Check if this is an amended filing

**Official Form 101**

**Voluntary Petition for Individuals Filing for Bankruptcy**

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

**About Debtor 1:**

**1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Christopher

First name

E

Middle name

Knight

Last name and Suffix (Sr., Jr., II, III)

**About Debtor 2 (Spouse Only in a Joint Case):**

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

**2. All other names you have used in the last 8 years**

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**

xxx-xx-9823

**About Debtor 1:****4. Your Employer Identification Number (EIN), if any.**

EIN

**About Debtor 2 (Spouse Only in a Joint Case):**

EIN

**5. Where you live**13500 Watertown Plank Rd  
Elm Grove, WI 53122

Number, Street, City, State &amp; ZIP Code

Waukesha  
County**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State &amp; ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State &amp; ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State &amp; ZIP Code

**6. Why you are choosing this district to file for bankruptcy****Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

**Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

**Part 2: Tell the Court About Your Bankruptcy Case**

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

8. How you will pay the fee  **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  
 **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).  
 **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

No.  
 Yes.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No  
 Yes.

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

11. Do you rent your residence?

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.  
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?** No. Go to Part 4. Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State &amp; ZIP Code

*Check the appropriate box to describe your business:*

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines.* If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

 No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11. Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

No.  
 Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State &amp; Zip Code

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy.

You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

**Incapacity.**

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

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**Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a. <b>Are your debts primarily consumer debts?</b> Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		
	<input type="checkbox"/> No. Go to line 16b.		
	<input checked="" type="checkbox"/> Yes. Go to line 17.		
	16b. <b>Are your debts primarily business debts?</b> Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.		
	<input type="checkbox"/> No. Go to line 16c.		
	<input type="checkbox"/> Yes. Go to line 17.		
	16c. State the type of debts you owe that are not consumer debts or business debts		
<hr/>			
17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.		
<b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b>	<input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?		
	<input type="checkbox"/> No		
	<input type="checkbox"/> Yes		
18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

**Part 7: Sign Below**

For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
<u>/s/ Christopher E. Knight</u>	
Christopher E Knight	Signature of Debtor 2
Signature of Debtor 1	
Executed on <u>December 8, 2023</u> MM / DD / YYYY	Executed on _____ MM / DD / YYYY

**For your attorney, if you are represented by one**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**If you are not represented by an attorney, you do not need to file this page.**

/s/ Richard Check  
Signature of Attorney for Debtor

Date

December 8, 2023  
MM / DD / YYYY

Richard Check

Printed name

Bankruptcy Law Office of Richard A Check SC

Firm name

757 N BROADWAY SUITE 401  
Milwaukee, WI 53202

Number, Street, City, State & ZIP Code

Contact phone (414) 223-0000

Email address

court@richardacheck.com

WI

Bar number & State

Americollect Inc  
1851 S Alverno Rd  
Manitowoc, WI 54220-9208

Americollect, Inc  
PO Box 1566  
Manitowoc, WI 54221-1566

Barclays  
PO Box 8803  
Wilmington, DE 19899-8803

Barclays  
Attn: Bankruptcy  
PO Box 8801  
Wilmington, DE 19899-8801

Capital One  
PO Box 31293  
Salt Lake City, UT 84131-0293

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130-0285

Capital One/Neiman Marcus/Bergdorf Goodm  
PO Box 31293  
Salt Lake City, UT 84131-0293

Capital One/Neiman Marcus/Bergdorf Goodm  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130-0285

Capitalone  
PO Box 31293  
Salt Lake City, UT 84131-0293

Comenity Bank/J Crew  
PO Box 182789  
Columbus, OH 43218-2789

Comenity Bank/J Crew  
Attn: Bankruptcy  
PO Box 18215  
Columbus, OH 43218

Comenity Bank/Victoria Secret  
PO Box 182789  
Columbus, OH 43218-2789

Comenity Bank/Victoria Secret  
Attn: Bankruptcy  
PO Box 182125  
Columbus, OH 43218-2125

Dept of Education/Neln  
PO Box 82561  
Lincoln, NE 68501-2561

Discover Financial  
PO Box 30939  
Salt Lake City, UT 84130-0939

Discover Financial  
Attn: Bankruptcy  
PO Box 3025  
New Albany, OH 43054-3025

Eagle Moving  
929 W Bruce St  
Milwaukee, WI 53204

Fingerhut Fetti/Webbank  
13300 Pioneer Trl  
Eden Prairie, MN 55347-4120

Fingerhut Fetti/Webbank  
Attn: Bankruptcy  
6250 Ridgewood Rd  
Saint Cloud, MN 56303-0820

First National Bank/Legacy  
500 E 60th St N  
Sioux Falls, SD 57104-0478

First National Bank/Legacy  
Attn: Bankruptcy  
PO Box 5097  
Sioux Falls, SD 57117-5097

First Savings Bank  
500 E 60th St N  
Sioux Falls, SD 57104-0478

First Savings Bank  
Attn: Bankruptcy  
PO Box 5019  
Sioux Falls, SD 57117-5019

First Savings Bank/Blaze  
500 E 60th St N  
Sioux Falls, SD 57104-0478

First Savings Bank/Blaze  
Attn: Bankruptcy  
PO Box 5096  
Sioux Falls, SD 57117-5096

Fora Financial  
622 N. Water St, Ste 400  
Milwaukee, WI 53202

Goldman Sachs Bank USA  
PO Box 6112  
Philadelphia, PA 19115-6112

Goldman Sachs Bank USA  
Attn: Bankruptcy  
PO Box 70379  
Philadelphia, PA 19176-0379

Guthrie & Frey, Inc.  
308 Universal St  
Wales, WI 53183

Home Rehab Lending LLC  
2237 N Lake Dr  
Milwaukee, WI 53202

Infinity Healthcare Physicians  
1851 S Alverno Rd  
Manitowoc, WI 54220-9208

Josh Noske  
209 Choctaw Rd  
Burlington, WI 53105

Kohls/Capital One  
PO Box 3115  
Milwaukee, WI 53201-3115

Kohls/Capital One  
Attn: Credit Administrator  
PO Box 3043  
Milwaukee, WI 53201-3043

Marcos Ramirez  
20403 N 20403 N Lake Pleasant Rd  
Peoria, AZ 85382

Markos Ramirez

Markos Ramirez

Matt Happ  
851 312th Ave  
Burlington, WI 53105

Syncb/crat  
PO Box 71746  
Philadelphia, PA 19176

Syncb/ebay  
PO Box 71737  
Philadelphia, PA 19176

Syncb/ebay  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Syncb/Harbor Freight  
PO Box 71746  
Philadelphia, PA 19176

Syncb/Harbor Freight  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Syncb/Mills Fleet Farm  
PO Box 71723  
Philadelphia, PA 19176

Syncb/Mills Fleet Farm  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Syncb/the Container St  
PO Box 71757  
Philadelphia, PA 19176

Syncb/the Container St  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Syncb/Walgreens  
PO Box 71727  
Philadelphia, PA 19176

Syncb/Walgreens  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/Amazon  
PO Box 71737  
Philadelphia, PA 19176

Synchrony Bank/Amazon  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/Care Credit  
PO Box 71727  
Philadelphia, PA 19176

Synchrony Bank/Care Credit  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/Hhgregg  
PO Box 71757  
Philadelphia, PA 19176

Synchrony Bank/Hhgregg  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/Jcpenney  
PO Box 71729  
Philadelphia, PA 19176

Synchrony Bank/Jcpenney  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/Lowes  
PO Box 71727  
Philadelphia, PA 19176

Synchrony Bank/Lowes  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Td Retail Card Services  
Columbia, SC 29202

Td Retail Card Services  
MS BT  
PO Box 9475  
Minneapolis, MN 55440-9475

Toyota Financial Services  
Attn: Bankruptcy  
PO Box 259001  
Plano, TX 75025-9001

Wadina family trust  
10936 N. Port Washington Rd, Ste 317  
Mequon, WI 53092